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IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN RE:

JUAN DE D CORTES MELENDEZ
RAMONITA MEDINA VILLANUEVA

XXX-XX-6080

XXX-XX-7694

Debtor(s)

CASE NO. 05-08452 BKT

Chapter 13

FILED & ENTERED ON 11/17/2008

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge.
IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11,
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 17 day of November, 2008.


Brian K. Tester
U. S. Bankruptcy Judge

cc: All creditors

SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain *community property* owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay any damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- a. Debts for most student loans;
- b. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- c. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- e. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0104-3
Case: 05-08452

User: morales1
Form ID: pdf001

Page 1 of 1
Total Served: 24

Date Rcvd: Nov 17, 2008

The following entities were served by first class mail on Nov 19, 2008.

db +JUAN DE D CORTES MELENDEZ, URB VILLA DEL CARMEN, 3176 CALLE TURPIAL, PONCE, PR 00716-2251
jdb +RAMONITA MEDINA VILLANUEVA, URB VILLA DEL CARMEN, 3176 CALLE TURPIAL, PONCE, PR 00716-2251
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
cr R&G PREMIER BANK OF PR, ISMAEL H HERRERO III ESQ, PO BOX 362159, SAN JUAN, PR 00936-2159
2207064 AMERICAN EXPRESS, PO BOX 297828, FORT LAUDERDALE FL 33329
2261078 American Express TRS Co., Inc. Latin American, Division, as its agent,
c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
2207065 +BANCO POPULAR DE PUERTO RICO, BANKRUPTCY DEPARTMENT, GPO BOX 366818, SAN JUAN PR 00936-6818
2207066 +CARIBE GROlier, CALL BOX 8317, FERNANDEZ JUNCOS, SAN JUAN PR 00910-0317
2226545 +Citibank (USA) N.A., POB 182149, COLUMBUS, OH 43218-2149
2207067 +FINGERHUT, PO BOX 1100, ST.CLOUD MN 56396-0001
2278806 +FINGERHUT DIRECT, 6250 RIDGEWOOD ROAD, ST CLOUD MN 56303-0820
2207068 KRESS - BANCO POPULAR, PO BOX 3667818, SAN JUAN PR 00936-6818
2207069 OFFICEMAX CONSUMER CREDIT CARD, PO BOX 9025, DES MOINES IA 50368-9025
2237783 R&G MORTGAGE CORPORATION, CARDONA-JIMENEZ LAW OFFICE, PO BOX 9023593,
SAN JUAN, PR 00902-3593
2207070 RADIO SHACK, HURLEY STATE BANK & ASSOCIATES, PO BOX 20432, KANSAS CITY MO 64195-0432
2207071 RG MORTGAGE, GPO BOX 362394, SAN JUAN PR 00936-2394
2207072 +RG PREMIER BANK, PO BOX 2510, GUAYNABO PR 00970-2510
2207073 SEARS, PO BOX 183001, COLUMBUS OH 43218-3001
2207074 +THE HOME DEPOT, PO BOX 103108, ROSWELL GA 30076-9108
2270293 eCAST Settlement Corporation, assignee of, General Electric/WAL-MART CONSUMER, P.O. Box 35480,
Newark, NJ 07193-5480

The following entities were served by electronic transmission on Nov 17, 2008.

2207075 +E-mail/PDF: gecsed@recoverycorp.com Nov 17 2008 19:16:59 WAL MART, PO BOX 960023,
ORLANDO FL 32896-0023

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty RAFAEL ESCALANTE (ZF), JOSE R. CARRION CHAPTER 13 TRUSTEE
cr* R&G MORTGAGE CORPORATION, CARDONA-JIMENEZ LAW OFFICE, PO BOX 9023593,
SAN JUAN, PR 00902-3593
2226546* +Citibank (USA) N.A., POB 182149, COLUMBUS, OH 43218-2149

TOTALS: 1, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2008

Signature:

